



Order Filed on March 5, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

WV 2017-1 Grantor Trust

Case No.: 13-13489 RG

Adv. No.:

Hearing Date: 1/3/18 @ 10:30 a.m.

Judge: Rosemary Gambardella

In Re:

Altagrace Bernadotte,

Debtor.

Carida Miguel,

Co-Debtor

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 5, 2018

A handwritten signature in cursive script, reading "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtor: Altagrace Bernadotte

Case No: 13-13489 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, WV 2017-1 Grantor Trust, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 120 Maple Street, West Orange Township, NJ, 07052, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Herbert B. Raymond, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 2, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2017 through February 2018 for a total post-petition default of \$33,980.39 (10 @ \$2,620.44, 3 @ \$2,612.31, less suspense \$591.94, \$531.00 for attorney's fees and costs); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$33,980.39 will be paid by Debtor remitting \$5,600.00 per month for five months, and \$5,980.39 for one month, in addition to the regular monthly mortgage payment, which additional payments shall begin on March 1, 2018 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that the terms of this order shall survive any discharge that Debtor may be granted, and Secured Creditor will not be estopped from collecting these arrears in accordance with this order regardless of any notice of final cure payment that the Trustee may issue; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2018, directly to Secured Creditor's servicer, Specialized Loan Servicing LLC, PO Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Altagrace Bernadotte

Case No: 13-13489 RG

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.